



PATENT  
Customer No. 22,852  
Attorney Docket No. 08324.0004-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Mitzi R. HAIL et al.	)	Group Art Unit: 3686
	)	
Application No.: 10/634,893	)	Examiner: Koppikar, Vivek D.
	)	
Filed: August 6, 2003	)	Confirmation No.: 7344
	)	
For: SYSTEMS AND METHODS FOR	)	
MANAGING INSURANCE	)	
CLAIMS	)	

**Mail Stop Issue Fee**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Applicant thanks the Examiner for the Notice of Allowance and the Examiner's Statement of Reasons for Allowance mailed on April 7, 2010. Without withdrawing allowed claims 1-5, 7-12, and 14-16 from issue, Applicant submits these comments.

The Examiner made characterizations and assertions about the claims and the related prior art in the Examiner's Statement of Reasons for Allowance. Although Applicant agrees with the Examiner's ultimate conclusions that the claims are patentable because the prior art does not disclose, teach, or suggest the features set forth in the claims, Applicant does not necessarily agree with each or every characterization and assertion contained in the Examiner's statement.

Furthermore, it is understood that the Examiner's characterizations were for purposes of referring to the references of record, and do not in any way imply that the claims are limited by words not actually present in the claims. Therefore, unless expressly noted otherwise, Applicant declines to subscribe to any statement or characterization contained in the Notice of Allowance and its accompanying Examiner's Statement of Reasons for Allowance.

Should the Examiner disagree with the Applicant's comments on the Examiner's Statement of Reasons for Allowance, the Examiner is invited to contact the undersigned, in order to resolve such disagreement.

If there are any fees due in connection with the filing of this paper, please charge the fees to Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: June 18, 2010

By: 

Philip J. Hoffmann  
Reg. No. 46,340